

**Information to identify the case:**

Debtor 1	<b>Marion Dewayne Sanders</b>	Social Security number or ITIN	<b>xxx-xx-9537</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Constance Yutivia Sanders</b>	Social Security number or ITIN	<b>xxx-xx-0114</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-10060-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marion Dewayne Sanders

Constance Yutivia Sanders

5/13/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Marion Dewayne Sanders  
 Constance Yutivia Sanders  
 Debtors

Case No. 15-10060-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: agro  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db/jdb +Marion Dewayne Sanders, Constance Yutivia Sanders, 1450 E. Eighth Street,  
 Erie, PA 16503-1708  
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013  
 cr +PNC BANK, NATIONAL ASSOCIATION, 3232 Newark Drive, Miamisburg, OH 45342-5421  
 13984986 +ACL, P.O. Box 71312, Philadelphia, PA 19176-1312  
 13982799 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420,  
 Pittsburgh, PA 15122)  
 13982800 +Coml Accept, 2 W. Main Street, Shiremanstown, PA 17011-6326  
 13984991 +County of Erie, Adult Probation, 140 West Sixth Street, Erie, PA 16501-1056  
 13982801 +CreditTech, 50 North 7th Street, Bangor, PA 18013-1791  
 13984993 +Doreen Ford, 2805 Liberty Street, Erie, PA 16508-1642  
 13982802 +EOS CCA, P.O. Box 981025, Boston, MA 02298-1025  
 13982803 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,  
 Erie, PA 16501-1011  
 13982804 +First Federal Credit Union, 24700 Chagrin Blvd., Suite 205, Cleveland, OH 44122-5662  
 13984998 +National City Mortgage, 3232 Newmark Road, Miamisburg, OH 45342-5433  
 15159350 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 13982805 Nicole LaBletta, Esquire, Udren Law Offices, 111 Woodcrest Rd., Suite 200,  
 Cherry Hill, NJ 08003-3620  
 13985002 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13982808 +PNC Bank, N.A., 2600 Liberty Avenue, Pittsburgh, PA 15222-4616  
 14061067 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 13982809 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703  
 13982807 +Pinnacle Credit Service, P.O. Box 5617, Hopkins, MN 55343-0493  
 13982810 +St. Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001  
 13982811 +State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
 13982812 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021  
 13982813 +TriState Adjustments, 3439 East Avenue S, LaCrosse, WI 54601-7241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2020 03:50:42 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM May 14 2020 07:18:00 United Consumer Financial Serv,  
 c/o Bass & Associates, 3936 E Ft Lowell Rd, Ste 200, Tucson, AZ 85712-1083  
 14054687 +EDI: CINGMIDLAND.COM May 14 2020 07:18:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
 14018342 EDI: AIS.COM May 14 2020 07:18:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13982798 +E-mail/Text: matthartweg@cbjcredit.com May 14 2020 03:52:00 CBJ Credit Recovery,  
 117 West Fourth Street, P.O. Box 1132, Jamestown, NY 14702-1132  
 13982797 +E-mail/Text: bankruptcy@usecapital.com May 14 2020 03:52:13 Capital Account,  
 P.O. Box 140065, Nashville, TN 37214-0065  
 13984997 EDI: IRS.COM May 14 2020 07:18:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 13982814 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov May 14 2020 03:51:12 U. S. Trustee's Office,  
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
 13982816 +E-mail/Text: BankruptcyNotice@upmc.edu May 14 2020 03:51:47 UPMC Hamot, 201 State Street,  
 Erie, PA 16550-0001  
 14002978 +EDI: BASSASSOC.COM May 14 2020 07:18:00 United Consumer Financial Services,  
 Bass & Associates, P.C., 3936 E Ft. Lowell Road, Suite # 200, Tucson, AZ 85712-1083  
 13982815 +E-mail/Text: EBankruptcy@UCFS.NET May 14 2020 03:52:12 United Consumer Financial Services,  
 865 Bassett Road, Westlake, OH 44145-1194  
 13982817 +EDI: VERIZONCOMB.COM May 14 2020 07:18:00 Verizon Wireless, c/of National Recovery,  
 P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13982796 ACL  
 cr\* +Doreen Ford, 2805 Liberty Street, Erie, PA 16508-1642  
 cr\* NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 13984988\* +CBJ Credit Recovery, 117 West Fourth Street, P.O. Box 1132, Jamestown, NY 14702-1132  
 13984989\* +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420,  
 Pittsburgh, PA 15122)  
 13984987\* +Capital Account, P.O. Box 140065, Nashville, TN 37214-0065  
 13984990\* +Coml Accept, 2 W. Main Street, Shiremanstown, PA 17011-6326  
 13984992\* +CreditTech, 50 North 7th Street, Bangor, PA 18013-1791  
 13984994\* +EOS CCA, P.O. Box 981025, Boston, MA 02298-1025  
 13984995\* +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,  
 Erie, PA 16501-1011

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Form ID: 3180W

Page 2 of 2  
Total Noticed: 36

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13984996\* +First Federal Credit Union, 24700 Chagrin Blvd., Suite 205, Cleveland, OH 44122-5662  
13984999\* Nicole LaBletta, Esquire, Udren Law Offices, 111 Woodcrest Rd., Suite 200,  
Cherry Hill, NJ 08003-3620  
13985003\* +PNC Bank, N.A., 2600 Liberty Avenue, Pittsburgh, PA 15222-4616  
13985004\* +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703  
13985000\* +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425  
13985001\* +Pinnacle Credit Service, P.O. Box 5617, Hopkins, MN 55343-0493  
13985005\* +St. Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001  
13985006\* +State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
13985007\* +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021  
13985008\* +TriState Adjustments, 3439 East Avenue S, LaCrosse, WI 54601-7241  
13985009\* +U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970,  
Pittsburgh, PA 15222-3721  
13985011\* +UPMC Hamot, 201 State Street, Erie, PA 16550-0001  
13985010\* +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194  
13985012\* +Verizon Wireless, c/of National Recovery, P.O. Box 26055, Minneapolis, MN 55426-0055  
13982806 ##+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425

TOTALS: 1, \* 23, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 13, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
andygornall@latoufflawfirm.com  
Elizabeth Lamont Wassall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION pabk@logs.com,  
ewassall@logs.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkggroup@kmlawgroup.com  
Michael S. Jan Janin on behalf of Joint Debtor Constance Yutivia Sanders  
mjanjanin@quinnfirm.com,  
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m  
trayer@quinnfirm.com;gbebko@quinnfirm.com  
Michael S. Jan Janin on behalf of Debtor Marion Dewayne Sanders mjanjanin@quinnfirm.com,  
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m  
trayer@quinnfirm.com;gbebko@quinnfirm.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7